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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/808,723	03/14/2001	James D. Bennett	00B013	5519
7590 02/06/2006 CHRISTOPHER C. WINSLADE			EXAMINER	
			RUDY, ANDREW J	
500 WEST MADISON ST., 334 TH FLOOR CHICAGO, IL 60661		UK	ART UNIT	PAPER NUMBER
•			3627	

DATE MAILED: 02/06/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	Applicant(s)			
Office Aution Commons	09/808,723	BENNETT ET AL.			
Office Action Summary	Examiner	Art Unit			
	Andrew Joseph Rudy	3627			
The MAILING DATE of this communication app Period for Reply	ears on the cover sheet with the c	orrespondence address			
A SHORTENED STATUTORY PERIOD FOR REPLY WHICHEVER IS LONGER, FROM THE MAILING DA - Extensions of time may be available under the provisions of 37 CFR 1.13 after SIX (6) MONTHS from the mailing date of this communication. - If NO period for reply is specified above, the maximum statutory period w - Failure to reply within the set or extended period for reply will, by statute, Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).	ATE OF THIS COMMUNICATION 36(a). In no event, however, may a reply be tim will apply and will expire SIX (6) MONTHS from a cause the application to become ABANDONEI	I. lely filed the mailing date of this communication. O (35 U.S.C. § 133).			
Status					
1)⊠ Responsive to communication(s) filed on 18 No	Responsive to communication(s) filed on <u>18 November 2005</u> .				
<u> </u>	_ · · · · · · · · · · · · · · · · · · ·				
3) Since this application is in condition for allowar	Since this application is in condition for allowance except for formal matters, prosecution as to the merits is				
closed in accordance with the practice under E	closed in accordance with the practice under Ex parte Quayle, 1935 C.D. 11, 453 O.G. 213.				
Disposition of Claims					
 4) Claim(s) 1-24 is/are pending in the application. 4a) Of the above claim(s) is/are withdraw 5) Claim(s) is/are allowed. 6) Claim(s) 1-24 is/are rejected. 7) Claim(s) is/are objected to. 8) Claim(s) are subject to restriction and/or 	vn from consideration.				
Application Papers					
9) The specification is objected to by the Examiner 10) The drawing(s) filed on is/are: a) access Applicant may not request that any objection to the of Replacement drawing sheet(s) including the correction of the option of of the optio	epted or b) objected to by the Eddrawing(s) be held in abeyance. See ion is required if the drawing(s) is obj	e37 CFR 1.85(a). ected to. See 37 CFR 1.121(d).			
Priority under 35 U.S.C. § 119					
 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f). a) All b) Some * c) None of: 1. Certified copies of the priority documents have been received. 2. Certified copies of the priority documents have been received in Application No 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)). * See the attached detailed Office action for a list of the certified copies not received. 					
Attachment(s) 1) Notice of References Cited (PTO-892)	4) Interview Summary				
2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date S. Patent and Trademark Office	Paper No(s)/Mail Da 5) Notice of Informal Pa	te atent Application (PTO-152)			

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on November 18, 2005 has been entered. The previous Office Action is withdrawn pursuant thereto.

Claim Rejections - 35 USC § 103

2. Claims 1-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Szlam et al., US 6,868,395.

Szlam discloses an online computer system that may automatically use a credit report, e.g. Fig. 1, for identifying a product that a buyer is interested in and using a web server, e.g. 220, to achieve such ends. Szlam does not specifically disclose the term browser software. Official Notice is taken that browser software used with web servers and a computer system has been common knowledge in the art previous to Applicant's filing date of the instant application. To have provided such for Szlam would have been obvious to one of ordinary skill in the art. The motivation for such would have been using common knowledge computer tools to apply the teaching of Szlam.

Application/Control Number: 09/808,723 Page 3

Art Unit: 3627

The depending claims incorporate features that are common knowledge within the purchasing of products/services art. To have provides such for Szlam would have been obvious to one of ordinary skill in the art.

Applicant's November 18, 2005 REMARKS have been reviewed, but are moot in light of the new grounds of rejection.

- 3. Further references of interest are noted on the attached PTO-892.
- 4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andrew Joseph Rudy whose telephone number is 571-272-6789. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander G. Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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Andrew Joseph Ru Primary Examiner

Art Unit 3627